

February 2, 1983

LB 183, 197

like that. It is just essentially a transaction between merchants.

SENATOR CARSTEN: Okay, thank you.

SPEAKER NICHOL: Senator Wagner, did you wish to close?

SENATOR WAGNER: I would just waive closing and move the bill.

SPEAKER NICHOL: The question is shall LB 188 be advanced. All those in favor signify by voting aye, opposed nay. Have you all voted? Record, Mr. Clerk.

CLERK: 28 ayes, 1 nays, Mr. President, on the motion to advance the bill.

SPEAKER NICHOL: LB 188 is advanced. Mr. Clerk, do you have something on LB 197.

CLERK: Mr. President, LB 197 (read title). The bill was first read on January 12. It was referred to the Banking, Commerce and Insurance Committee for hearing. The bill was advanced to General File, Mr. President.

SPEAKER NICHOL: Senator Higgins, you may explain the bill and I understand we have an amendment pending but we will take that up after you present the bill. Senator Higgins.

SENATOR HIGGINS: Thank you, Mr. Speaker. This bill was introduced on behalf of the consumers of the State of Nebraska.

SPEAKER NICHOL: (Cavel). May we have order please so that we can hear Senator Higgins.

SENATOR HIGGINS: Excuse me, again, this bill was introduced on behalf of the consumers in the State of Nebraska. All it does is enlarge upon the United States Code 15 law. It says that consumer reporting agencies and credit investigating agencies have to let you know what is on those reports that they give in about you. All my bill is doing is saying that in the State of Nebraska instead of just letting you look at the report they have to give you a photostatic copy or a typewritten copy of everything that is in the file on you or that has been prepared. Some of the things that prompted this bill, as a licensed insurance agent I sent in an application for automobile insurance one day for a man who had a one hundred percent pure, clean driving record, not even a parking ticket, and three different insurance companies turned me down and said, Marge,